Exhibit "J"

 From:
 Vik Grover, CFA

 To:
 "James Tilton"

Cc: "Baritz.Steven@Gmail.com"

Subject: RE: HDSI

Date: Monday, November 09, 2015 1:10:00 PM

It's really not a decision for KBM to make, they are unsecured creditors, they want Steven and I to find a deal to put into NSAV, so if you want to paper an LOI under the framework I proposed let's do it.

Vik Grover, CFA IX Advisors (212) 731-4806 (direct)

----Original Message-----

From: James Tilton [mailto:jamtilton@yahoo.com] Sent: Monday, November 09, 2015 11:53 AM

To: 'James Tilton' <jamtilton@yahoo.com>; CFAVik Grover <vikgrover@att.net>

Cc: Baritz.Steven@Gmail.com

Subject: RE: HDSI

Vik.

Bruce has arranged for me to speak to KBM at 3:30pm EST, which is 9:30pm my time. I don't mind putting in the time, but I need to know where we stand? I'm part of a big group with a long track record of success. We are not KBM for sure.

In addition, we will be spending hard cash from day one.

Thanks.

James